



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of: Weller et al.

Attorney Docket No.:
VISAP064/P11500

Application No.: 09/842,313

Examiner: Reagan, James A

Filed: April 24, 2001

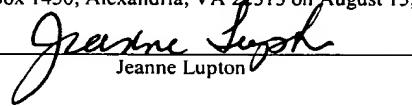
Group: 3621

Title: ONLINE PAYER AUTHENTICATION
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CERTIFICATE OF MAILING

I hereby certify that this correspondence is being deposited with the United States Postal Service as First Class Mail to: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313 on August 13, 2004.

Signed:



Jeanne Lupton

INFORMATION DISCLOSURE STATEMENT
37 CFR §§1.56 AND 1.97(b)

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313

Dear Sir:

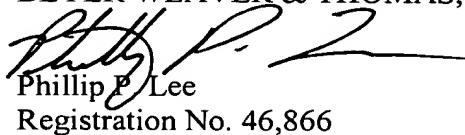
The references listed in the attached PTO Form 1449, copies of which are attached, may be material to examination of the above-identified patent application. Applicants submit these references in compliance with their duty of disclosure pursuant to 37 CFR §§1.56 and 1.97. The Examiner is requested to make these references of official record in this application.

This Information Disclosure Statement is not to be construed as a representation that a search has been made, that additional information material to the examination of this application does not exist, or that these references indeed constitute prior art.

This Information Disclosure Statement is: (i) filed within three (3) months of the filing date of the above-referenced application, (ii) believed to be filed before the mailing date of a first Office Action on the merits, or (iii) believed to be filed before the mailing of a first Office Action after the filing of a Request for Continued Examination under §1.114. Accordingly, it is believed that no fees are due in connection with the filing of this Information Disclosure Statement. However, if it is determined that any fees are due, the Commissioner is hereby authorized to charge such fees to Deposit Account 500388 (Order No. VISAP064).

Respectfully submitted,

BEYER WEAVER & THOMAS, LLP



Phillip P. Lee
Registration No. 46,866



AUG 16 2004

Form 1449 (Modified)

**Information Disclosure
Statement By Applicant**

(Use Several Sheets if Necessary)

Atty Docket No.
VISAP064/P11500

Application No.:
09/842,313

Applicant:

Weller et al.

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U.S. Patent Documents

Examiner Initial	No.	Patent No.	Date	Patentee	Class	Sub-class	Filing Date
	A	5,267,315	11/1993	Narita et al.			
	B						
	C						
	D						
	E						
	F						
	G						
	H						
	I						

Foreign Patent or Published Foreign Patent Application

Examiner Initial	No.	Document No.	Publication Date	Country or Patent Office	Class	Sub-class	Translation	
							Yes	No
J		EP 1 271 435 A2	01/02/03	Europe	G07F	19/00		
K								
L								
M								
N								

Other Documents

Examiner Initial	No.	Author, Title, Date, Place (e.g. Journal) of Publication
	O	Dominguez et al., "Online Account Authentication Service," (VISAP064C1), U.S.S.N. 10/156,271, filed May 24, 2002, 75 pages.
	P	Dominguez et al., "Data Authentication and Provisioning Method and System," (VISAP073/13100) U.S.S.N. 10/660,263, filed September 10, 2003, 26 pages.
	Q	Gerber et al., "Multiple Party Benefit from an Online Authentication Service," (VISAP082/P-15300) U.S.S.N. 10/838,719, filed May 3, 2004, 67 pages.
	R	Dominguez et al., "Mobile Account Authentication Service," (VISAP070/P11802) U.S.S.N. 10/370,149, filed February 19, 2003, 81 pages.
Examiner		Date Considered

Examiner: Initial citation considered. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.